

Return To:
HARBORSIDE FINANCIAL NETWORK, INC.
MIKE FERGUSON
334 VIA VERA CRUZ, STE 254, SAN MARCOS, CA 92069 0023-0071
Prepared By:
NATIONS DIRECT
1801 E. EDINGER, SUITE 255
SANTA ANA, CA 92705

Tax Map Reference #:

RPC/Parcel ID #:

[Space Above This Line For Recording Data]

LOAN NO. [REDACTED] DEED OF TRUST

NOTICE: THIS LOAN IS NOT ASSUMABLE
WITHOUT THE APPROVAL OF THE DEPARTMENT
OF VETERANS AFFAIRS OR ITS AUTHORIZED
AGENT.

The following information, as further defined below, is provided in accordance with Virginia law:

This Deed of Trust is given by SHARON L. GRAY, UNMARRIED

Borrower (trustor), to FIRST AMERICAN TITLE INSURANCE COMPANY

Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc. as beneficiary.

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 10.

VIRGINIA Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3047 1-01

681VA1 10/02/01

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VMP MORTGAGE FORMS

Certified To Be
True and Accurate
BY
NATIONS DIRECT
Lender and its Subs. Inc.

LOAN NO. [REDACTED]

(A) "Security Instrument" means this document, which is dated DECEMBER 27, 2002 together with all Riders to this document.

(B) "Borrower" is SHARON L. GRAY, UNMARRIED

Borrower is the trustor under this Security Instrument.

(C) "Lender" is HARBORSIDE FINANCIAL NETWORK, INC.

Lender is a CALIFORNIA CORPORATION
organized and existing under the laws of CALIFORNIA
Lender's address is 334 VIA VERA CRUZ, STE 254, SAN MARCOS, CA 92669

(D) "Trustee" is FIRST AMERICAN TITLE INSURANCE COMPANY

Trustee (whether one or more persons) is a Virginia resident and/or a United States- or Virginia-chartered corporation whose principal office is located in Virginia. Trustee's address is

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(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated DECEMBER 27, 2002. The Note states that Borrower owes Lender ONE HUNDRED TWO THOUSAND THREE HUNDRED TWENTY SIX AND NO/100 Dollars (U.S. \$ 102,326.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than JANUARY 01, 2033. The interest rate stated in the Note is SIX AND 37/100 percent (6.375 %).

If this Security Instrument is an adjustable rate mortgage loan, this initial rate is subject to change in accordance with the attached Adjustable Rate Rider.

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

08(VA) 10/01

Certified True and Accurate Copy
BY NATION'S DIRECT
Lender and its Servicer, INC.

Form 2047 1/01

Loan Number: [REDACTED]

Borrower:

GRAY, SHARON L.
2440 AMBLER AVENUE
NORFOLK, VA 23513

Creditor:

Harborside Financial Network, Inc
334 Via Vera Cruz, Ste. 254
San Marcos, CA 92069

EXHIBIT "A"

APN #: 0023-0071

Legal description as follows:

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND, TOGETHER WITH THE BUILDINGS AND IMPROVEMENTS THEREON, LYING, SITUATE AND BEING ~~IN THE CITY OF NORFOLK, VIRGINIA, AND KNOWN,~~ NUMBERED AND DESIGNATED AS LOT NUMBERED EIGHTEEN (18) IN BLOCK "B", ~~ON THAT CERTAIN PLAT ENTITLED "REVISED PLAT OF NORTH FOX HALL PROPERTY OF DEER LAND CORPORATION" SAID PLAT BEING DULY RECORDED IN THE CLERK'S OFFICE OF THE CIRCUIT COURT OF THE CITY OF CHESAPEAKE, VIRGINIA, IN MAP BOOK 23, AT PAGES 71 AND 72, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.~~

Certified To Be A
True and Accurate Copy
By
NATIONS DIRECT
Lender and Ins. Svcs. Inc.

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